Your Monzo Premium Cardholder Travel Insurance
Terms and Conditions
If you need urgent medical assistance
Please call:
+44 (0) 20 8156 2610
(If you need an ambulance or other local emergency service, you should first contact the local emergency services.)
Contacting us

If you have any questions about your policy, please contact us at monzo@qover.com or call us on 0330 808 5209.

We recommend that you save these important telephone numbers into your mobile phone.

<table>
<thead>
<tr>
<th></th>
<th>Phoning from the UK</th>
<th>Phoning from abroad</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Zurich Assist</strong></td>
<td>020 8156 2610</td>
<td>+44 (0) 20 8156 2610</td>
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<tr>
<td>24-hour worldwide medical and emergency assistance service</td>
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<tr>
<td><strong>General enquiries</strong></td>
<td>0330 808 5209</td>
<td>+44 (0) 330 808 5209</td>
</tr>
<tr>
<td>Provided by Qover</td>
<td></td>
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<tr>
<td>Monday to Friday 9am-5pm (UK time)</td>
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</table>

Contacting Qover or Zurich Assist to notify of an emergency or make a claim under this policy could not be easier. When you do need to make contact, you will need to provide your name, your policy number and your contact details so Qover or Zurich Assist can keep in touch. Please try to have these and other useful information to hand.

Please make sure you notify Qover or Zurich Assist within 30 days of your trip ending of any occurrence likely to give rise to a claim.
Information for the Monzo Premium Cardholder

Policyholder
Monzo Bank Ltd, Broadwalk House, 5 Appold St, London EC2A 2AG.

Policy number
7512345.

Insurer
This policy is underwritten by Zurich Insurance Company Ltd.

Introduction
This is a travel insurance policy with Monzo Bank Ltd as the Group Policyholder.

As a Monzo Premium cardholder provided by Monzo Bank Ltd, you become an automatic beneficiary of this travel insurance policy.

You are eligible to receive the benefits of this insurance policy if you are a valid cardholder and meet the eligibility criteria at the time of an incident that may lead to a claim.

This document is a summary of the benefits that are provided to you, but it is not a contract of insurance. Please ensure you review this document, which details the covered benefits and related conditions and exclusions, carefully to ensure this cover meets your needs.

You must abide by the conditions set out in this document and your Monzo Premium account agreement. Any claim will be settled in accordance with the terms and conditions found in this document.

This is a group insurance policy and whilst you may make a claim as a valid cardholder you do not have direct rights to seek changes to the terms or conditions of this insurance or direct rights against the insurer under this policy.

Only the legal policyholder, Monzo Bank Ltd, has direct rights against the insurer under the policy.

Monzo Bank Ltd will provide you with a notice of any changes to these terms and conditions that may affect you, including if you are no longer eligible or if the insurance cover that provides these benefits is cancelled.

Cancellation of cover
If you wish to cancel your cover as a beneficiary of this policy you can only do so by cancelling your Monzo Premium account in accordance with your Monzo Premium account terms and conditions. This will mean the other account benefits will also be cancelled, please refer to your Monzo Premium account agreement for full details of how to cancel your Monzo Premium account.

You are unable to cancel the travel insurance benefit independently from your Monzo Premium account.

Law applicable to this policy
This policy will be subject to the relevant law of England and Wales, Northern Ireland, Scotland, the Isle of Man or the Channel Islands depending upon your home address. If there is any dispute as to which law applies it will be English law. The parties agree to submit to the exclusive jurisdiction of the English courts.
Our complaints procedure

Our commitment to customer service
We are committed to providing a high level of customer service. If you feel we have not delivered this, we would welcome the opportunity to put things right for you.

Who to contact in the first instance
Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with Qover, as they will generally be able to provide you with a prompt response to your satisfaction.

You can contact Qover by:
• filling in the form for new complaints at https://monzo.qover.com/complaints
If for any reason you are unable to use the online complaints form, you can also make a complaint to Qover by:
• letter to Mediation service of QOVER SA/NV, 8 Northumberland Avenue, London WC2N 5BY
• phone on +44 (0) 330 808 5209
• email to mediation@qover.com.

Many complaints can be resolved within a few days of receipt
If Qover can resolve your complaint to your satisfaction within the first few days of receipt, they will do so.
If Qover cannot resolve or redirect your complaint appropriately within the first few working days, your complaint will be escalated to Zurich.

Next steps if you are still unhappy
If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within six months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk.
You can also contact them as follows:
Telephone: 0800 023 4567 (free on mobile phones and landlines)
Email: complaint.info@financial-ombudsman.org.uk
If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from Citizens Advice (or a similar service) or seek legal advice.

The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.
Zurich takes the privacy and security of your personal information seriously. We collect, use and share your personal information so that we can provide policies and services that meet your insurance needs, in accordance with applicable data protection laws.

The type of personal information we will collect includes: basic personal information (i.e. name, address and date of birth), occupation and financial details, health and family information, claims and convictions information and where you have requested other individuals be included in the arrangement, personal information about those individuals.

We and our selected third parties will only collect and use personal information (i) where the processing is necessary in connection with providing a quotation and/or contract of insurance; (ii) to meet our legal or regulatory obligations; (iii) where you have provided the appropriate consent; (iv) for our ‘legitimate interests’.

It is in our legitimate interests to collect personal information as it provides us with the information that we need to provide our services more effectively including providing information about our products and services. We will always ensure that we keep the amount of information collected and the extent of any processing to the absolute minimum to meet this legitimate interest.

A full copy of our data protection statement can be viewed via www.zurich.co.uk/dataprotection

How you can contact us
If you have any questions or queries about how we use your data, or require a paper copy of the statement, you can contact us via gbz.general.data.protection@uk.zurich.com or alternatively contact our Data Protection Officer at Zurich Insurance, Unity Place, 1 Carfax Close, Swindon, SN11AP.

Qover’s data protection statement
Qover processes your data in accordance with national and European regulations and guidelines. You can find all information regarding the processing of your personal data in our Privacy Policy which is available on our website: https://www.qover.com/terms-and-policies.

If you have any questions or queries about how Qover use your data, or require a paper copy of the statement, you can contact us via privacy@qover.com.
Important notes

**Fraud prevention and detection**
In order to prevent and detect fraud we may at any time:

- check your personal data against counter fraud systems
- use your information to search against various publicly available and third party resources
- use industry fraud tools including undertaking credit searches and to review your claims history
- share information about you with other organisations including but not limited to the police, the Insurance Fraud Bureau (IFB), other insurers and other interested parties.

If you provide false or inaccurate information and fraud is identified, the matter will be investigated and appropriate action taken. This may result in your case being referred to the Insurance Fraud Enforcement Department (IFED) or other police forces and fraud prevention agencies. You may face fines or criminal prosecution. In addition, Zurich may register your name on the Insurance Fraud Register, an industry-wide fraud database.

**Claims history**
We may pass information relating to claims or potential claims to any relevant database. We and other insurers may search these databases when you apply for insurance, when claims or potential claims are notified to us or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim. This helps to check information provided and prevent fraudulent claims.
Eligibility

We will provide the sections of cover as stated in the Benefit Table providing, at the time of any incident:

- you are a valid Monzo Premium cardholder
- you are a cardholder's partner and are travelling or are booked to travel on the same trip as the cardholder
- you are an unmarried child and are travelling or are booked to travel on the same trip as the cardholder
- you are a UK resident
- you are not travelling against medical advice and have sought medical advice if you have any health concerns affecting your ability to travel
- you comply with any requirements of your public transport carrier in its agreement to provide a service
- your travel meets the definition of a trip.
Making a Claim

In the event of an emergency, or should you be admitted to hospital as an in-patient, you should contact Zurich Assist as soon as reasonably possible by phoning +44 (0) 20 8156 2610, available 24/7, 365 days a year.

You can submit any other claims or claims queries directly to Qover by:

- completing a new claim in the Make a Claim section of the Monzo mobile app
- completing Qover’s online claim form at https://monzo.qover.com

You will need to give:

- your first and last name
- your unique ID (available in the Monzo app)
- your policy number
- brief details of your claim.

Please submit claims within 30 days (unless otherwise stated) of you becoming aware that you may need to make a claim. You should submit a claim using one of the above processes and include any relevant supporting documentation as soon as possible.

You are able to view details of your claims in the Monzo app, if you have any queries or issues you can contact Qover by:

- emailing for ongoing claims at monzo@qover.com
- phoning on +44 (0) 330 808 5209 (Monday-Friday 09:00 – 17:00)

Please note that these claims services are supplied by specialist third parties who are contracted to us and not by Zurich personnel.

Claims Handling services for non-emergency assistance are provided by Qover
Qover S.A./N.V., a public limited liability company registered with Crossroads Bank for Enterprises (BCE/KBO) in Belgium with registration number 0650.939.878 and with registered address Rue du Commerce 31, 1000 Brussels. Qover is a Belgian untied insurance agent registered with the Financial Services and Markets Authority of Belgium under the code 0650.939.878. Qover’s UK branch is registered in England & Wales and with UK Establishment address: 8 Northumberland Avenue, London WC2N 5BY. Authorised and regulated by the Financial Conduct Authority. Details about our authorisation can be found on the Financial Conduct Authority website (FRN 988985).

You will need to provide some documentation to support your claim, where possible you should obtain and provide the below documentation to support your claim. We may request more information or documentation than you initially provide if required to substantiate your claim. Your claim could be refused if you do not provide the required information. Please keep copies of all documents you submit to us.

For all claims

- Your original booking invoice(s) and travel documents showing the dates of travel and booking date.
- Original receipts and accounts for all out-of-pocket expenses you have to pay.
- Original bills or invoices you are asked to pay.
- Details of any other insurance that may also cover the incident.
- Any documentation you have to substantiate your claim.
- For all claims relating to illness or injury a medical certificate will need to be completed by the treating medical practitioner treating you, a close relative, or any person with whom you are travelling or staying with. For any claims due to a death we will require a medical certificate from the medical practitioner treating you, a close relative, or any person with whom you are travelling or staying with and a copy of their death certificate.
- Original receipts or proof of ownership for stolen, lost or damaged item(s).
For Cancellation or Curtailment claims

Cancellation
• Original cancellation invoice(s) detailing all cancellation charges incurred and any refunds given.
• To submit a claim for abandonment after 24 hours’ delay you must obtain a written report from the carrier confirming the length and reason for the delay.
• If your claim relates to other covered circumstances, we will detail what documents you would need to provide in the claim forms.

Curtailment
• Original receipt or booking invoice for new flight.
• Original booking invoice for any unused pre-paid excursions confirming date and amount paid.

For Delayed Departure claims
• Written confirmation from carrier (or their handling agents) confirming length and reason for delay.
• Original receipts for purchases of refreshments and meals, or additional accommodation if necessary.
• If after 24 hours’ delay on your initial outbound journey you choose to cancel, a cancellation invoice and letter from carrier confirming length and reason for delay.

For Missed Departure claims
• Proof of reason for missed departure:
  – failure of public transport – letter confirming length and reason of delay
  – breakdown – report from the breakdown company showing date and what was wrong with vehicle
  – motorway problem – Highways agency printout of that date or written confirmation from the police showing location, duration and reason for delay.
• Evidence of additional travel/accommodation expenses incurred as a result of missed departure.

For Baggage Delay and Extended Baggage Delay claims
• Property Irregularity Report (PIR) from the carrier or their handling agents.
• Letter from airline confirming reason and length of delay and when item(s) were returned to you.
• Original itemised receipts for any emergency purchases made.

For Baggage, Personal Money and Travel Documents claims
• If lost or stolen a police report confirming you reported the incident to the police within 24 hours of noticing the item(s) missing.
• If lost or damaged by the carrier please obtain a PIR (Property Irregularity Report) and letter from the airline confirming the item(s) lost. Please also keep all luggage tags where possible.
• If personal money was lost or stolen a police report confirming what happened and what was lost, and any bank statements/bureau de change receipt(s) as proof of ownership.
• A damage report and repair estimate for damaged item(s).
• Keep any damaged items beyond repair as we may need to inspect them.

For Travel Documents claims
• Police report or embassy report confirming you reported to the local authorities within 24 hours of noticing the passport missing.
• Original receipts for any additional accommodation or travel expenses incurred.

For Personal Possessions Mugging claims
• A police report with an incident number that confirms that you reported the mugging within 24 hours.
• An official statement from a witness describing the circumstances of the mugging dated and signed, with the full name of the witness, date of birth, address and employment, passport or driving licence.
• If you require any medical treatment please obtain a written medical report from the medical practitioner.
For Emergency Medical Expenses and Assistance claims
• In case of any medical emergency you must contact us on +44 (0) 20 8156 2610 as soon as possible.
• For outpatient treatment (excluding fractures) you should pay for the treatment. Please keep all original receipts and obtain a medical report from the hospital confirming the illness or injury, any treatment and admission and discharge dates if applicable.
• A medical report from the medical practitioner confirming the treatment and medical expenses.
• If there are any outstanding expenses please send a copy of the outstanding bill. Please also mark on it that it remains outstanding.
• If you incur any additional expenses after our prior authorisation, please provide these receipts.

For Hospital Benefit claims
• Medical report confirming the dates of admission and discharge.

For Personal Liability claims
• Detailed explanation of the circumstances surrounding the incident, including any photographs and video evidence (where applicable).
• Every writ, summons, or other correspondence received from a third party.
• Full details of any witnesses, providing written statements where possible.

For Personal Accident claims
• Detailed explanation of the circumstances surrounding the incident, including photographs and video evidence (if this applies).
• A medical certificate from the medical practitioner to confirm the extent of the injury and treatment given including hospital admission/discharge.
• A death certificate (where applicable).
• Full details of any witnesses, providing written statements where possible.

For Overseas Legal Expenses claims
• Detailed explanation of the circumstances surrounding the incident, including any photographs and video evidence (where applicable).
• Any writ, summons, or other correspondence received from a third party.
• Full details of any witnesses, providing written statements where possible.

For Winter Sports claims
Winter sports equipment
• If lost or stolen a police report confirming you reported the incident to the police within 24 hours of noticing the item(s) missing.
• If lost or damaged by the carrier please obtain a PIR (Property Irregularity Report) and letter from the airline confirming the item(s) lost. Please also keep all luggage tags where possible.
• A damage report and repair estimate for damaged item(s).
• Keep any damaged items beyond repair as we may need to inspect them.
• All hire receipts and luggage labels/tags (where applicable).

Ski Pack
• Written confirmation from the business you purchased the ski pack through and that no refund is available for the unused elements.
• You must obtain written confirmation from a medical practitioner that the bodily injury or illness stopped the use of the ski pack.

Piste Closure and Avalanche/Landslide Closure
• Written confirmation from the resort management confirming the closure of facilities and the dates applicable.
For Hire Car Excess claims

- Rental Agreement as provided by Rental Company.
- Copy of driving licence.
- Accident report.
- Bank statement or original receipt showing how much you have paid for the damages.
## Benefit Table

<table>
<thead>
<tr>
<th>Cover</th>
<th>Limit (per claim)</th>
<th>Excess (per claim)</th>
<th>Geographical Scope</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Section 1 – Cancellation or Curtailment</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Cancellation, maximum</td>
<td>Up to £5,000</td>
<td>£50</td>
<td>Worldwide</td>
</tr>
<tr>
<td>Curtailment, maximum</td>
<td>Up to £5,000</td>
<td>£50</td>
<td>Worldwide</td>
</tr>
<tr>
<td><strong>Section 2 – Delayed Departure</strong></td>
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<tr>
<td>Delayed Departure</td>
<td>£50 per 4 hours</td>
<td>n/a</td>
<td>Worldwide</td>
</tr>
<tr>
<td>Maximum total</td>
<td>Up to £250</td>
<td>n/a</td>
<td>Worldwide</td>
</tr>
<tr>
<td><strong>Section 3 – Missed Departure</strong></td>
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</tr>
<tr>
<td>Missed Departure, maximum</td>
<td>Up to £250</td>
<td>n/a</td>
<td>Worldwide</td>
</tr>
<tr>
<td><strong>Section 4 – Baggage Delay and Extended Baggage Delay</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Baggage Delay, maximum</td>
<td>Up to £300</td>
<td>£50</td>
<td>Worldwide</td>
</tr>
<tr>
<td>Extended Baggage Delay, maximum after 48 hours</td>
<td>Up to £700</td>
<td>£50</td>
<td>Worldwide</td>
</tr>
<tr>
<td><strong>Section 5 – Baggage, Personal Money and Travel Documents</strong></td>
<td></td>
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<tr>
<td>Baggage, maximum</td>
<td>Up to £750</td>
<td>£50</td>
<td>Worldwide</td>
</tr>
<tr>
<td>Valuables, maximum</td>
<td>Up to £750</td>
<td>£50</td>
<td>Worldwide</td>
</tr>
<tr>
<td>Personal Money, maximum</td>
<td>Up to £250</td>
<td>£50</td>
<td>Worldwide</td>
</tr>
<tr>
<td>Travel Documents, maximum</td>
<td>Up to £300</td>
<td>£50</td>
<td>Worldwide</td>
</tr>
<tr>
<td><strong>Section 6 – Personal Possessions Mugging</strong></td>
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<tr>
<td>Personal Possessions Mugging, maximum</td>
<td>Up to £1,000</td>
<td>£50</td>
<td>Outside the UK only</td>
</tr>
<tr>
<td><strong>Section 7 – Emergency Medical Expenses and Assistance</strong></td>
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<tr>
<td>Emergency Medical Expenses and Assistance, maximum</td>
<td>Up to £10,000,000</td>
<td>£50</td>
<td>Outside the UK only</td>
</tr>
<tr>
<td>Infants born following Pregnancy Complications, maximum</td>
<td>£200,000</td>
<td>£50</td>
<td>Outside the UK only</td>
</tr>
<tr>
<td>Emergency Dental Treatment, maximum</td>
<td>Up to £500</td>
<td>£50</td>
<td>Outside the UK only</td>
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<tr>
<td><strong>Section 8 – Hospital Benefit</strong></td>
<td></td>
<td></td>
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<tr>
<td>Hospital Benefit</td>
<td>£60 per 24 hours</td>
<td>n/a</td>
<td>Outside the UK only</td>
</tr>
<tr>
<td>Maximum total</td>
<td>Up to £600</td>
<td>n/a</td>
<td></td>
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<tr>
<td><strong>Section 9 – Personal Liability</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Personal Liability, maximum</td>
<td>Up to £1,000,000</td>
<td>n/a</td>
<td>Outside the UK only</td>
</tr>
<tr>
<td><strong>Section 10 – Personal Accident</strong></td>
<td></td>
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<tr>
<td>Personal Accident, maximum</td>
<td>Up to £30,000</td>
<td>n/a</td>
<td>Worldwide</td>
</tr>
<tr>
<td><strong>Section 11 – Overseas Legal Expenses</strong></td>
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<tr>
<td>Overseas Legal Expenses, maximum</td>
<td>Up to £25,000</td>
<td>£50</td>
<td>Outside the UK only</td>
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<tr>
<td><strong>Section 12 – Hijack</strong></td>
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<tr>
<td>Hijack, maximum</td>
<td>Up to £1,000</td>
<td>n/a</td>
<td>Worldwide</td>
</tr>
</tbody>
</table>
### Section 13 – Winter Sports

<table>
<thead>
<tr>
<th>Winter sports equipment/Winter sports equipment Hire, maximum</th>
<th>Up to £750</th>
<th>£50</th>
<th>Outside the <strong>UK</strong> only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ski Pack, maximum</td>
<td>Up to £500</td>
<td>£50</td>
<td>Outside the <strong>UK</strong> only</td>
</tr>
<tr>
<td>Piste Closure, maximum</td>
<td>Up to £500</td>
<td>£50</td>
<td>Outside the <strong>UK</strong> only</td>
</tr>
<tr>
<td>Avalanche/Landslide Closure, maximum</td>
<td>Up to £500</td>
<td>£50</td>
<td>Outside the <strong>UK</strong> only</td>
</tr>
</tbody>
</table>

### Section 14 – Hire Car Excess

<table>
<thead>
<tr>
<th>Hire Car Excess, maximum</th>
<th>Up to £3,000</th>
<th>n/a</th>
<th>Outside the <strong>UK</strong> only</th>
</tr>
</thead>
</table>
General Definitions

Certain words in this policy have special meanings. These words and their meanings are detailed in this section and apply wherever we have printed them in bold throughout.

**Adverse weather conditions**
Rain, wind, fog, thunder or lightning storm, flood, snow, sleet, hail, hurricane, cyclone, tornado or tropical storm which is not caused by or has not originated from a geological or catastrophic event such as but not limited to an earthquake, volcano or tsunami.

**Accident/Accidental/Accidentally**
An event that is sudden and unexpected, which is caused by external and visible means.

**Baggage**
Your personal clothing and effects, suitcases, luggage and/or similar and others belonging to you with the exception of valuables, winter sports equipment, personal money and documents of any kind.

**Benefit table**
The table listing the benefit amounts.

**Cardholder**
The holder of a covered card.

**Children/Child**
A cardholder or partner's children including stepchildren and fostered or adopted children, provided that they are:

- aged 19 years old or under at the commencement of a trip (or aged 21 years old or under at the commencement of a trip if still in full time education)
- financially dependent on the cardholder or partner (according to the regulations of the UK)
- not married.

**Close relative**
Your partner, fiancé(e), parent(s), parent-in-law, grandparent, son, daughter, son-in-law, daughter-in-law, brother, sister, brother-in-law, sister-in-law, grandchild, aunt, uncle, cousin, nephew, niece, stepparent, stepbrother, stepsister, stepchild(ren), foster child, legal guardian and ward.

**Covered keys**
The keys to your home and main vehicle in the UK.

**Covered card**
A valid and activated Monzo Premium Card where the subscription has been paid in accordance with the Monzo Premium account agreement at the time of any incident giving rise to a claim.

**Covered papers**
Your passport, driving licence, national identity card and car registration documents.

**Curtailment/Curtail**
Cutting short a trip by returning early to your home.

**Excess**
The first amount of any claim for which you are responsible to pay. The excess applies to each claim and is applied per section except where indicated differently. If a claim is made under more than one section which is caused by the same event at the same time, an excess per claim per section will apply.

**Handbag/wallet**
Your handbag, satchel, briefcase, wallet, purse or card holder wallet.

**Hire Car**
Any 4-wheeled passenger car owned by a licensed rental company or agency, which you have agreed to hire from them according to the terms of your rental agreement.
Hospital
A licensed medical institution which meets the following criteria:

• it has facilities for medical diagnosis and/or for treating injured and sick people; and/or
• it is run by medical practitioner(s); and/or
• it provides care supervised by state registered nurses or the local equivalent; and/or
• it is not a medical institution only specialised in training and education, a nursing or convalescent home, a hospice or place for the terminally ill, a residential care home, or a place for drug and/or alcohol rehabilitation.

Home
Your normal place of residence in the UK.

Illness/Ill
Sudden and unforeseen change in health, sickness or disease (including complications of pregnancy or childbirth) contracted as certified by a medical practitioner.

Injury/Injured
Bodily injury sustained in an accident directly and independently of all other causes.

Loss of limb(s)
Loss by physical separation at or above the wrist or ankle joint or permanent total functional disablement of an entire hand, arm, foot or leg.

Loss of sight
Complete and irrecoverable loss of sight:

• in one or both eyes if registered as blind on the authority of a fully qualified ophthalmic specialist; or
• in one or both eyes if the degree of sight remaining after correction is 3/60 or less on the Snellen scale. (This means being able to see at 3 feet or less what you should see at 60 feet.)

Manual work
Physical work or work involving the use or operation of mechanical or non-mechanical machinery or equipment.

Medical condition
Any illness, injury, disease or condition that includes:

• any undiagnosed condition that is connected with any health issues you have and which are under investigation or awaiting test results, or surgery or treatment at a hospital or nursing home; and/or
• any condition you are aware of and which affects a close relative or travel companion or a person you are planning to stay with. This includes any anxiety state or depression, mental, nervous or emotional disorder.

Medical emergency
An injury or sudden and unforeseen illness suffered by you while you are on a trip outside the UK and a registered medical practitioner tells you that you need immediate medical treatment or medical attention.

Medical practitioner
A registered practising member of the medical profession who is not related to you or your travel companion.

Mugging
Any physical violence or threat of violence committed by a third party (a person other than a close relative or travel companion) with the intention of depriving you of your items.

Normal pregnancy or childbirth
Means pregnancy or childbirth without any pregnancy complications.

Outward journey
Travelling from your home or business address in the UK to your trip destination including international flights, sea crossings or rail journeys which are booked prior to you leaving the UK which is directly related to the outward journey.

Partner
A cardholder's spouse or legal partner (including any couple in a common law relationship living permanently at the same address).
Permanent total disablement
A disablement which means you cannot do any kind of job for the rest of your life.

Personal money
Bank notes, currency notes and coins in current use, travellers’ and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, hotel vouchers, all held for private purposes.

Personal possessions
Your covered keys, covered papers, handbag/wallet, mobile/smart phone, MP3/4 player, cameras and portable communication devices.

Personal quarantine
A period of time where you are suspected of carrying an infection or have been exposed to an infection and as a result are confined or isolated on the orders of a medical professional or public health board in an effort to prevent disease from spreading.

Piste
A recognised and marked ski run within the resort boundaries.

Pre-existing medical condition(s)
• Any past or current medical condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the 2 years prior to you holding a covered card and/or prior to the booking of and/or commencement of any trip; and
• any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to the commencement of cover and/or prior to any trip.

Pregnancy complications
The following complications of pregnancy as certified by a medical practitioner: toxaemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), hyperemesis gravidarum, ante partum haemorrhage, placental abruption, placenta praevia, post-partum haemorrhage, retained placenta membrane, miscarriage, stillbirths, medically necessary emergency Caesarean sections/medically necessary termination, and any premature births or threatened early labour more than 8 weeks (or 16 weeks in the case of a multiple pregnancy) prior to the expected delivery date.

Public transport
Any transport by road, rail, sea or air with a licensed carrier operating a regular and/or charter passenger service on which you are booked to travel.

Public transport carrier
Any mechanically propelled vehicle operated by a company or under an individual licence to carry passengers for hire, including but not limited to aircraft, bus, coach, ferry, hovercraft, hydrofoil, ship, train, tram or underground train.

Regional quarantine
Any period of restricted movement or isolation, including national lockdowns, within the UK or destination country imposed on a community or geographic location, such as a county or region, by a government or public authority.

Ski pack
Ski lift pass, ski school fees and hired winter sports equipment, all pre-paid.

Ski season
Northern Hemisphere after 1st November and before 31st March; Southern Hemisphere after 1st May and before 30th September.

Terrorism
An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Theft
Any theft with evidence of force, violence or forcible entry.
Travel companion
A person with whom you are travelling or have arranged to travel with to the same destination.

Trip
A holiday or journey (including a cruise) which is a round trip, starting from when you leave your home or place of business (whichever is the later), and which ends on your return to your home or place of business (whichever is the earlier) and which doesn’t exceed 45 days.

For travel in the UK where your trip destination is more than 100km from your home and includes at least two overnight stays in accommodation which has been booked prior to departure (includes a pre-booked tent or caravan pitch).

UK resident
An insured person who, at the time of an incident leading to a claim and at the time of becoming a cardholder:

- has their main home in the UK and has lived in the UK for at least 6 months or holds a valid British residency permit or visa; and
- is registered with a UK medical practitioner.

Unattended
Where you are not in full view or in a position to prevent unauthorised taking or interference with your vehicle, baggage, valuables or winter sports equipment.

United Kingdom/UK
England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Valuables
Jewellery, watches, furs, leather goods, items made of or containing gold, silver, precious metals or precious or semi-precious stones, sunglasses, spectacles, musical instruments, telescopes, binoculars, portable satellite navigation equipment and GPS devices, mobile/smart phones, photographic and camera/video equipment, and portable and/or hand held audio/visual or computer equipment (such as but not limited to: laptops, tablets, personal digital assistants (PDAs), MP3/4 players, e-readers) including their games, headphones, discs and accessories.

We/Us/Our/Ours
Zurich Insurance Company Ltd.

Winter sports
The activities listed in the Winter Sports Activities sub-section of the Sports and Activities Section.

Winter sports equipment
Skis, poles, bindings, snowboard, helmets, boots, ice skates, snowshoes (including their accessories) and essential clothing and protective items that you own or hire.

You/Your/Yours/Beneficiaries
An eligible person insured under this policy as per the Eligibility section.

Zurich Assist
The service provider nominated by Zurich Insurance Company Ltd.
General Conditions

In order to have full protection of the policy, please make sure you comply with the conditions below otherwise we may reject your claim or reduce the claims payment depending on the circumstances.

Additional section conditions may apply. Please refer to the relevant sections of the terms and conditions for details.

Age limit
The maximum age limit for all benefits is 70 years inclusive. When you reach the age of 71, cover will continue until the next anniversary of your Monzo Premium account but not thereafter.

The maximum age limit for children covered under these benefits is 19 years inclusive (or 21 years inclusive if in full time education and financially dependent on the cardholder) at the commencement of a trip.

Geographical limit
The cover is valid for trips outside the UK, or within the UK provided that your trip destination is more than 100km from your home and includes at least two overnight stays that is pre-booked for a fee.

Period of cover
Cover is applicable for any trip commencing on or after the start date of your covered card. Any trip you are currently on when the covered card is activated will not be covered.

The duration of any trip may not exceed 45 consecutive days. Please note if your trip is longer than the maximum duration, benefits will not apply to any part of that trip.

Under Section 1 – Cancellation cover shall begin from the time you book the trip and stops at the start of your trip. For all other sections, the benefits start when you leave your home, or your place of business (whichever is the later) to commence the trip and terminates at the time you return to your home or place of business (whichever is the earlier) on completion of the trip.

Extension to the period of cover
The period of cover is automatically extended for the period of the delay in the event that your return to the UK is unavoidably delayed due to a covered event.

Fraud
If you or anyone acting on your behalf have intentionally concealed or misrepresented any information or circumstance that you had a responsibility to tell us about, or engaged in any fraudulent conduct, or made any false statement relating to this cover, we will:

a) treat the cover as if it had never existed in the event of any fraud which occurred during the application process; or
b) terminate the cover with effect from the date of any fraud which occurred during the time on cover;

and in either case, we will:

i) not pay any fraudulent claim or a claim which relates to a loss suffered after any fraud
ii) seek to recover any money from you for any claim we have already paid which is later established as invalid, including the amount of any costs or expenses we have incurred
iii) inform the police, other financial services organisations and anti-fraud databases.

Sanctions
Notwithstanding any other terms of this policy we will be deemed not to provide cover nor will we make any payment or provide any service or benefit to you or any other party to the extent that such cover, payment, service, benefit and/or any business or activity of yours would violate any applicable trade or economic sanctions law or regulation.
General Exclusions

We will not provide cover in any of the policy sections for claims directly or indirectly arising from:

1. Known events which mean any circumstances known to you before your covered card becoming active or at the time of booking any trip which could reasonably have been expected to lead to a claim.

2. Claims where you have not provided enough evidence and/or the necessary documentation as requested in this policy or by us.

3. Travel to a country, area or event when the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which you are travelling has advised against all travel or all but essential travel.

4. Any pre-existing medical conditions.

5. Any condition for which you are not taking the recommended treatment or prescribed medication as directed by a medical practitioner.

6. Your travel against any health requirements stipulated by the carrier, their handling agents or any other public transport carrier (explicitly includes mask duty or vaccination requirements).

7. Your engagement in or practice of:
   • manual work
   • flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft
   • the use of motorised vehicles unless an applicable current driving licence is held allowing the use of such vehicles in the UK and your trip destination. Helmet wear is mandatory for all 2- or 3-wheeled vehicles (see the Sports and Activities section)
   • professional entertaining
   • professional sports or any sport or activity or any winter sport activity unless shown as covered in the Sports and Activities Section and Winter Sports Activities sub-section. Cover for sports and activities during a trip is only provided on a non-regular recreational basis. Any non-listed activities will not be covered regardless if undertaken as part of an organised excursion, event or on a stand-alone basis
   • racing (other than on foot), motor rallies and motor competitions, track-driving, or any tests for speed or endurance.

8. You:
   • attempting or committing suicide; deliberately injuring yourself
   • using any drug not prescribed by a medical practitioner
   • being addicted to, abusing or being under the influence of drugs or alcohol, including any report that confirms or notes any suspicion thereof
   • deliberately putting yourself at risk of death, injury, illness or disability (unless you were trying to save human life). Roofing, climbing buildings and balcony or its railings as well as jumping from heights/buildings/rock formations explicitly excluded.


10. Your own unlawful action or any criminal proceedings against you or any loss or damage deliberately carried out or caused by you.

11. Any indirect loss costs occurring after the claims event such as loss of earnings or business interruptions, inconvenience/stress and loss of enjoyment.

12. Any costs you would have been required or been expected to pay, if the event resulting in the claim had not happened.

13. Costs of telephone calls or faxes, internet charges unless to contact us during an emergency abroad.

14. Your operational duties as a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or an employee of a Government Department other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under Section 1 – Cancellation or Curtailment.

15. Any claim where you are entitled to indemnity under any other insurance, including any amounts recoverable from any other source, except in respect of any excess beyond the amount which would have been covered under such other insurance, or any amount recoverable from any other source, had these benefits not been affected.
16. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, terrorism, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Section 7 – Emergency Medical Expenses and Assistance, and Section 8 – Hospital Benefit unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any trip.

17. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

18. Any fluctuations in value, loss or theft of any virtual currency including but not limited to crypto-currency.

19. Normal and habitual travel between your home and place of business or second residence will not be considered as a covered trip.
Important Conditions and Exclusions relating to Health

Your claim payment may be refused or reduced if you do not comply with the following conditions. You will not be covered:

• if you are travelling against the advice of a medical practitioner (or would be travelling against the advice of a medical practitioner had you sought their advice)

• if you are travelling with the intention of obtaining medical treatment or consultation abroad.

You will not be covered for any claims under Section 1 – Cancellation or Curtailment or for Section 7 – Emergency Medical Expenses and Assistance due to a medical reason:

• if you have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which you are awaiting investigations/tests/consultations or awaiting results of investigations where the underlying cause has not been established)

• if you are not registered with a General Practitioner in the UK.

We will not cover you for any claim that arises directly, or indirectly, from any pre-existing medical conditions.

A pre-existing medical condition, diagnosed or not, that could indirectly impact your claim could be:

• your high blood pressure or diabetes suffering a heart attack or stroke

• your breathing difficulties suffering a respiratory illness

• your osteoporosis suffering a fractured or broken bone

• you previously having had cancer suffering with a secondary cancer (where the primary cancer has metastasised in another area of the body).
Other Important Information

1. In the event of a medical emergency, or being admitted to hospital as an in-patient, you or the treating facility should contact Zurich Assist on + 44 (0) 20 8156 2610 as soon as possible.

2. You should contact our claims helpline on 0330 808 5209 or +44 (0) 330 808 5209 to report any loss, theft or damage.

3. You must contact Zurich Assist on +44 (0) 20 8156 2610 if you need to curtail your trip.

4. Trips must not exceed 45 consecutive days. This insurance will not apply to any part of the trip if it is longer than 45 days.

5. Trips must begin and end in the UK with both outward and inbound travel tickets purchased before the trip begins. Trips with only one way or open tickets are not covered. Trips within the UK are only covered provided that your trip destination is more than 100km from your home and includes at least two overnight stays that is pre-booked for a fee.

Dual Insurance
If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability we will not pay more than our proportional share (not applicable to Section 10 – Personal Accident).

Reciprocal Healthcare Agreements

Travel to the European Union (not including the EEA or Switzerland)
If you are travelling to countries within the European Union (EU), not including the EEA or Switzerland, you are strongly advised to obtain a Global Health Insurance Card (GHIC). You can apply for a GHIC either online at www.ghic.org.uk or by calling 0300 330 1350.

This will entitle you to benefit from the health care arrangements which exist between countries within the EU.

If we agree to pay for a medical expense which has been reduced because you have used either a Global Health Insurance Card or private health insurance, we will not deduct the excess under Section 7 – Emergency Medical Expenses and Assistance.

Travel to Australia or New Zealand
When you are travelling to Australia/New Zealand you must register for treatment under the national healthcare scheme. This provides free treatment at a public hospital, subsidised medicines and benefits for medical treatment provided by doctors through private surgeries and Government Health Centres (not hospitals).

Australia
You must enrol at Medicare offices in Australia if you will be receiving treatment. If you receive treatment before you enrol, Medicare benefits can be backdated, if you are eligible. To be eligible you must be a resident of the United Kingdom and will need to show your passport with an appropriate visa. If you do not enrol at Medicare offices we may reject your claim or limit the amount we pay to you. If you need treatment which cannot be carried out under Medicare you must contact us before seeking private treatment. If you do not do so, we may reject your claim or limit the amount we pay to you.

For more information you should contact: Health Insurance Commission, PO Box 1001, Tuggeranong, ACT 2901, Australia or visit their website at: http://www.humanservices.gov.au

New Zealand
• Under the reciprocal health agreement, a UK citizen is eligible for treatment on the same basis as a New Zealand citizen. If you need any medical treatment please show the facility your valid UK passport with visitor Visa
• your return ticket for your return journey to the UK.

You will not be eligible for treatment under this agreement if you are not a UK citizen or do not permanently reside in the UK.

For more information you should contact: Ministry of Health, PO Box 5013, Wellington, 6145, New Zealand or visit their website at: http://www.health.govt.nz/new-zealand-health-system.
Sports and Activities

The following tables detail the leisure activities your policy covers you for during your trip.

Provided always that you wear appropriate safety equipment and take necessary safety precautions as appropriate to the activity. Specific exclusions and conditions apply where shown.

In relation to any sports and activities, we will not cover:

- activities not listed
- if the main purpose of your trip is to take part in an activity unless it is a water sport activity
- as a professional in an activity
- activities not on an amateur and/or casual basis
- activities undertaken against local warning or advice
- Section 9 – Personal Liability and Section 10 – Personal Accident where the activity is marked with a * in the table below.

Please make sure that any activities you plan to take part in are covered.

<table>
<thead>
<tr>
<th>Activities</th>
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</thead>
<tbody>
<tr>
<td>*Abseiling</td>
</tr>
<tr>
<td>*Archery</td>
</tr>
<tr>
<td>Badminton</td>
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<tr>
<td>Baseball</td>
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<tr>
<td>Basketball</td>
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<tr>
<td>Bowling</td>
</tr>
<tr>
<td>Camel riding</td>
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<tr>
<td>*Canoeing (up to grade/class 3)</td>
</tr>
<tr>
<td>*Clay pigeon shooting</td>
</tr>
<tr>
<td>Cricket</td>
</tr>
<tr>
<td>*Elephant riding</td>
</tr>
<tr>
<td>*Fell running</td>
</tr>
<tr>
<td>*Fencing</td>
</tr>
<tr>
<td>Fishing</td>
</tr>
<tr>
<td>Football</td>
</tr>
<tr>
<td>*Go-karting</td>
</tr>
<tr>
<td>Golf</td>
</tr>
<tr>
<td>Hockey</td>
</tr>
<tr>
<td>*Horse riding</td>
</tr>
<tr>
<td>*Horse trekking</td>
</tr>
<tr>
<td>*Hot air ballooning</td>
</tr>
<tr>
<td>*Jet biking</td>
</tr>
<tr>
<td>*Jet skiing</td>
</tr>
<tr>
<td>Kitesurfing</td>
</tr>
<tr>
<td>*Mountain bicycling on tarmac</td>
</tr>
<tr>
<td>Netball</td>
</tr>
<tr>
<td>Orienteering</td>
</tr>
<tr>
<td>*Paintball</td>
</tr>
<tr>
<td>Pony trekking</td>
</tr>
<tr>
<td>Racquetball</td>
</tr>
<tr>
<td>Road cycling</td>
</tr>
<tr>
<td>Roller skating</td>
</tr>
<tr>
<td>Rounders</td>
</tr>
<tr>
<td>Running</td>
</tr>
<tr>
<td>Sailing (within 20 nautical miles of the coastline)</td>
</tr>
<tr>
<td>*Sailing (outside 20 nautical miles of the coastline)</td>
</tr>
<tr>
<td>Scuba diving (*see note below)</td>
</tr>
<tr>
<td>Squash</td>
</tr>
<tr>
<td>Surfing</td>
</tr>
<tr>
<td>Table tennis</td>
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<tr>
<td>Tennis</td>
</tr>
<tr>
<td>Trampolining</td>
</tr>
<tr>
<td>Trekking (up to 4,000 metres without use of climbing equipment)</td>
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<tr>
<td>Volleyball</td>
</tr>
<tr>
<td>*War games</td>
</tr>
<tr>
<td>Water polo</td>
</tr>
<tr>
<td>Water skiing</td>
</tr>
<tr>
<td>Wind surfing</td>
</tr>
<tr>
<td>Yachting (within 20 nautical miles of the coastline)</td>
</tr>
<tr>
<td>*Yachting (outside 20 nautical miles of the coastline)</td>
</tr>
<tr>
<td>Zorbing</td>
</tr>
</tbody>
</table>

* Scuba diving – scuba diving to the following depths, when you hold the following qualifications, and are diving under the direction of an accredited dive marshal, instructor or guide and within the guidelines of the relevant diving or training agency or organisation:

- PADI Open Water – 18 metres
- PADI Advanced Open Water – 30 metres
- BSAC Ocean Diver – 20 metres
- BSAC Sports Diver – 35 metres
- BSAC Dive Leader – 50 metres
We will only cover you to dive to a maximum depth of 18 metres without a qualification and you must be accompanied by an appropriately qualified instructor. We must agree with any equivalent qualification.

**Winter Sports Activities**
The following table details the leisure activities your policy covers you for during your trip.

Provided always that you wear appropriate safety equipment and take necessary safety precautions as appropriate to the activity. Specific exclusions and conditions apply where shown.

We will not cover:
- activities not listed
- as a professional in an activity
- activities not on an amateur and/or casual basis
- activities undertaken against local warning or advice
- Section 9 – Personal Liability and Section 10 – Personal Accident where the activity is marked with a * in the table below.

Please make sure that any activities you plan to take part in are covered.

- *Cross country skiing
- *Glacier skiing
- Ice skating (on recognised ice rinks)
- Monoskiing
- Skiing (on piste, or off piste with a guide)
- *Ski touring
- *Snowblading
- Snowboarding (on piste, or off piste with a guide)
- *Snowmobiling/Skidoo
- Snowshoeing
- *Tobogganing
Section 1 – Cancellation or Curtailment

Important conditions – Cancellation or Curtailment

We will not cover any claim that arises directly, or indirectly, from any pre-existing medical conditions that were known to you prior to you becoming a valid cardholder or prior to booking any trip (whichever is the later), affecting you, a close relative, a close business associate or a travel companion or any person you have arranged to stay with if:

- a terminal diagnosis had been received from a medical practitioner; or
- if they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic; or
- if during the 90 days immediately prior to you becoming a valid cardholder or prior to booking any trip (whichever is later) they had required surgery, inpatient treatment or hospital consultations.

We will only consider unused or additional costs which are unrecoverable from:

- the providers of the accommodation, their booking agents, travel agent or other compensation scheme
- the providers of the transportation, their booking agents, travel agent, compensation scheme or Air Travel Organisers’ Licensing (ATOL)
- excursion, tour and activity providers
- your credit or debit card provider or Paypal
- your public transport carrier.

Cancellation Cover

What we cover

You are protected in case you unavoidably have to cancel or rebook your trip prior to departure for any of the reasons listed below which are beyond your control and of which you were unaware at the time you booked your trip.

We will reimburse unrecoverable unused travel expenses and accommodation expenses (including excursions, tours or activities at your trip destination pre-paid or due to be paid) as well as any necessary and reasonable additional travel expenses incurred up to the amount shown in the benefit table per trip for all beneficiaries travelling together, due to:

a) you, a close relative, your travel companion, or any person with whom you are staying with during your trip is injured, falls unexpectedly ill, suffers a pregnancy complication or dies

b) the Foreign, Commonwealth & Development Office (FCDO) or any other comparable regulatory authority in a country where you travel are advising against all travel or all but essential travel to the area you are travelling to/in. The advice must have become effective after you became a valid cardholder or booked the trip (whichever was the later) but maximum within 21 days from your departure date. Advice changes due to a pandemic or regional quarantine remain excluded

c) mandatory personal quarantine

d) you or your travelling companion(s) are called for jury service or as a witness at a Court of Law (other than in an advisory or professional capacity)

e) the emergency services requesting you to remain at or subsequently return home due to serious damage to your home or business (where the policyholder is the owner, manager or principal of the business) caused by a third party that is not related to you

f) you are made redundant from a permanent employment which lasted 2 years or more.

g) you or any travelling companion or person you are staying with on your trip, are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have your/their authorised leave cancelled for an unexpected posting or an emergency

h) your outward journey booked on a scheduled public transport is delayed at the final departure point for more than 24 hours beyond schedule due to strike or industrial action, adverse weather conditions, mechanical breakdown of or a technical fault

i) the costs of an equivalent car rental if the car you planned to use for your trip is stolen, or damaged and is unroadworthy, within seven days of the original departure date which leads to repairs that cannot be completed by the day of departure. Cancellation costs will not be paid
<table>
<thead>
<tr>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>The <strong>excess</strong> is shown in the <em>benefit table</em> and is due per <em>trip</em>.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>What we will not cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Anything mentioned under the General Exclusions section.</td>
</tr>
<tr>
<td>2. Any claim where <strong>you</strong> cannot travel or choose not to travel because the Foreign, Commonwealth &amp; Development Office (FCDO) (or any other equivalent government body in another country) advises against travel due to a pandemic.</td>
</tr>
<tr>
<td>3. Claims where <strong>you</strong> delay or fail to notify the travel agent, tour operator or provider of transport/accommodation of your trip cancellation leading to increased costs. <em>Our</em> liability shall be restricted to charges that would have applied had failure or delay not occurred.</td>
</tr>
<tr>
<td>4. Claims for unused travel tickets to a destination where <em>we</em> have already paid for <em>your</em> alternative travel arrangements.</td>
</tr>
<tr>
<td>5. Any claim arising from pregnancy complications which first arose prior to booking or <em>trip</em> payment, whichever is later.</td>
</tr>
<tr>
<td>6. Any rebooking costs that exceed the cost of <em>your</em> originally booked trip.</td>
</tr>
<tr>
<td>7. Any expenses when reasonable alternative travel arrangements have been made available within 24 hours of the scheduled departure time.</td>
</tr>
<tr>
<td>8. Any claims under this section if <em>you</em> have claimed under Section 1 – Cancellation or Curtailment, Section 2 – Delayed Departure or Section 3 – Missed Departure.</td>
</tr>
<tr>
<td>9. Any claim resulting from the delay or change to <em>your</em> booked trip because of Government action or restrictive regulations.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Curtailment Cover</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>You must always contact Zurich Assist before curtailing your trip.</strong></td>
</tr>
<tr>
<td><strong>Telephone Number:</strong> +44 (0) 20 8156 2610</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>What we cover</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>You</strong> are protected in case <strong>you</strong> unavoidably have to <em>curtail your trip</em> before completion for any of the reasons listed below which are beyond <strong>your</strong> control and of which <strong>you</strong> were unaware at the time <strong>you</strong> booked or began <strong>your</strong> trip, whichever is the later.</td>
</tr>
<tr>
<td>We will reimburse unrecoverable unused travel expenses and accommodation expenses (including excursions, tours or activities at <em>your</em> destination pre-paid or due to be paid) as well as any necessary and reasonable additional travel expenses incurred up to the amount shown in the <em>Benefit Table</em> per <em>trip</em> for all beneficiaries travelling together, due to:</td>
</tr>
<tr>
<td>a) <strong>you</strong>, a close relative or <em>your</em> travel companion or any person with whom <strong>you</strong> are staying during <em>your</em> trip is injured, falls unexpectedly ill, suffers a pregnancy complication or dies</td>
</tr>
<tr>
<td>b) the emergency services requesting <strong>you</strong> to remain at or subsequently return home due to serious damage to <em>your</em> home or business (where the policyholder is the owner, manager or principal of the business) caused by a third party that is not related to <strong>you</strong></td>
</tr>
<tr>
<td>c) <strong>you</strong> or any travelling companion or person <strong>you</strong> are staying with on <em>your</em> trip, are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have <em>your</em>/their authorised leave cancelled for an unexpected posting or an emergency.</td>
</tr>
<tr>
<td><strong>Important:</strong> Reimbursement will be calculated strictly from the date <strong>you</strong> return to <em>your</em> home in the UK.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>The <strong>excess</strong> is shown in the <em>benefit table</em> and is due per <em>trip</em>.</td>
</tr>
</tbody>
</table>
What we will not cover

1. Anything mentioned under the General Exclusions section and Section 1 – Cancellation or Curtailment.
2. Any claim where you do not get pre-authorisation from us before returning to the UK. We will confirm the necessity to return home before curtailment due to injury or illness.
3. Any costs for transportation and/or accommodation not arranged by us or incurred without our prior approval.
4. Any claim arising from pregnancy complication which first arose before departing on your trip.
5. Any amount for which you have claimed under Cancellation.

Exclusions for Cancellation or Curtailment Cover

In addition to ‘what we will not cover’ sections above, we will not pay:

1. Any claim relating to IVF treatment.
2. Any claim due to a regional quarantine.
3. Claims for travelling companions if they are not beneficiaries.
4. Any costs paid for using any airline mileage reward scheme or any card bonus point schemes, any Timeshare, Holiday Property Bond or other holiday points scheme and/or any associated maintenance fees.
5. Any pre-existing medical conditions.
6. Any claim due to your inability to travel following a lack of valid passport or any required visas of any member of the travelling party.
7. Any claim resulting from the failure of the provider of any service forming part of your booked trip to provide any part of your booked trip (apart from excursions) including error, insolvency, omission or default.
8. Any claim due to withdrawal of an aircraft or sea vessel from service on the recommendation of the Aviation Authority, a Port Authority or any similar body in any country.
9. Any costs for cancellation or curtailment of the trip due to bodily injury or illness where you do not provide a medical certificate from the medical practitioner treating the injured/ill person, stating that it was necessary for you to cancel and prevented you from travelling or return to the UK due to bodily injury or illness.
10. Any costs or charges for which the public transport carrier will compensate you.
11. Claims where you have not complied with the terms of contract of the travel agent, tour operator or provider of transport.
12. Any claim due to strike or industrial action or air traffic control delay existing or publicly declared by the date these benefits became effective or you booked your trip (whichever is the earlier).
13. Any claim caused by cancellation or curtailment caused by work commitment or amendment of your holiday entitlement by your employer unless you or any travelling companion or person you are staying with on your trip are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have your/their authorised leave cancelled for operational reasons.
## Section 2 – Delayed Departure

### What we cover

You are covered in case your outward journey travel or your homeward journey to the UK is delayed for more than 4 hours from the scheduled departure time of your public transport as a consequence of unforeseen:

a) strike or industrial action; or  
b) adverse weather conditions; or  
c) mechanical breakdown of or a technical fault occurring in the scheduled public transport on which you are booked to travel.

To qualify for the cover, you must have or must have attempted to check-in and received confirmation about length, reason and compensation of the delay from the public transport carrier.

We will pay you £50 for each full 4 hours that your departure is delayed with a maximum per trip of £250.

**Important:** After a minimum of 24 hours’ delay on your outward journey you may choose to submit a cancellation claim under Section 1 – Cancellation or Curtailment. A refund or alternative compensation must initially be sought from the travel provider.

### Excess

There is no excess applicable to this section.

### What we will not cover

1. Anything mentioned under the General Exclusions section.  
2. Any claim where you have not been delayed for more than 4 hours from the scheduled departure time.  
3. Any costs or charges for which any carrier or provider must, has or will reimburse you and in addition, all amounts paid in compensation by the carrier will be deducted from your benefit.  
4. Any attempt to check-in post closure of the check-in counter.  
5. Withdrawal from service (temporary or otherwise) of public transport on the recommendation of the Aviation Authority or a Port Authority or any similar body in any country.  
6. Any claims for delayed departure under this section if you have claimed under Section 1 - Cancellation or Curtailment or under Section 3 – Missed Departure.  
7. Privately chartered flights.  
8. Claims where you have not complied with the terms of contract of the travel agent, tour operator or provider of transport.  
9. Claims where you have not obtained confirmation from the public transport carrier (or their agents) in writing of the number of hours of delay and the reason for the delay.  
10. Strike or industrial action or air traffic control delay which had commenced or for which the start date had been announced before you made your travel arrangements for your trip and/or you became a valid cardholder.
## Section 3 – Missed Departure

### What we cover

You are covered in case you miss your scheduled international departure conveyance as a result of your late arrival at the airport, port or rail terminal due to:

a) the failure of other scheduled public transport; or  
b) an accident to or breakdown of the vehicle in which you are travelling or a major event causing serious delay on the roads on which you are travelling; or  
c) unexpected adverse weather conditions.

We will reimburse you for reasonable and necessary additional accommodation (room only) and travel expenses in the attempt to reach your international travel destination up to the amount shown in the benefit table per trip for all beneficiaries travelling together.

Important: Claims are strictly calculated from the time of your scheduled departure to the time of your actual departure.

### Excess

No excess applies for this cover.

### What we will not cover

1. Anything mentioned under the General Exclusions section.  
2. Claims relating to trips within the UK.  
3. Claims where you have not allowed sufficient time (i.e. a reasonable period of time as allowed on a recognised itinerary/route map for the journey based on the method of transport to arrive in time for check-in) for the scheduled public transport or other transport to arrive on schedule and to deliver you to the departure point.  
4. Any claim or costs where the carrier or their handling agents provide alternative transport which departs within 4 hours of the original scheduled departure time.  
5. All amounts paid in compensation by the carrier will be deducted from your benefit.  
6. You are not allowed boarding due to your drug or alcohol abuse or your inability to provide a valid passport, visa or other documentation required by the public transport carrier.  
7. Breakdown of any vehicle in which you are travelling if the vehicle is owned by you and has not been serviced properly and maintained in accordance with the manufacturer’s instructions.  
8. Withdrawal from service (temporary or otherwise) of public transport on the recommendation of the Aviation Authority or a Port Authority or any similar body in any country.  
9. Any claims for missed departure or missed connection under this section if you have claimed under Section 1 – Cancellation or Curtailment or under Section 2 – Delayed Departure.  
11. Strike or industrial action which had commenced or for which the start date had been announced before you made your travel arrangements for your trip, and/or you became a valid cardholder.  
12. Claims where you have not provided a written report from the carrier confirming the length and reason for the delay.  
13. Costs in excess of the original provider’s alternative arrangements for expenses incurred where you take alternative transportation.  
14. Claims where you have not obtained a written report from the police or emergency service, or a repairer’s report and/or receipt within 7 days of you returning home if the vehicle you are travelling in breaks down or is involved in an accident.
Section 4 – Baggage Delay and Extended Baggage Delay

What we cover

Baggage Delay
If your checked-in baggage is temporarily lost in transit during the outward journey for more than 4 hours after the effective arrival time, we will reimburse you for the emergency replacement of clothing, medication and toiletries up to the amount shown in the benefit table.

If the baggage is permanently lost, the amount paid will be deducted from the total claims amount due under Section 5 – Baggage, Personal Money and Travel Documents.

Extended Baggage Delay
We will additionally pay up to the amount shown in the benefit table in total for all beneficiaries travelling together if the checked-in baggage is delayed for more than 48 hours at your destination airport on your outward journey.

If the baggage is permanently lost, the amount paid will be deducted from the total claims amount due under Section 5 – Baggage, Personal Money and Travel Documents.

We will only pay for incurred costs in excess of any compensation paid by the carrier. The amounts shown in the benefit table are the maximum for each delay irrespective of the number of beneficiaries travelling together.

Important Claims Information

1. You must provide us with a written confirmation from the carrier, confirming the number of hours the baggage was delayed.
   In addition, you must:
   • obtain a Property Irregularity Report from the carrier or their handling agents
   • give written notice of the claim within the time limitations to the carrier and retain a copy
   • keep all travel tickets and tags to be submitted to the carrier.

2. If the covered card could not be used for the essential purchases, itemised receipts for these purchases must be retained.

Excess

The excess is shown in the benefit table and is due per delay irrespective of the number of beneficiaries travelling together.

What we will not cover

1. Anything mentioned under the General Exclusions section.
2. Claims due to delay, confiscation or detention by customs or other authority.
3. Claims arising from baggage shipped as freight or under a bill of lading.
4. Purchases after your baggage was returned or later than 4 days after your arrival.
5. Reimbursement where itemised receipts are not provided unless the covered card was used for the essential purchases.
6. Claims where you do not obtain written confirmation from the carrier (or their handling agents), confirming the number of hours the baggage was delayed and when the baggage was returned to you.
7. Claims which do not relate to your outward journey on a trip outside of the UK.
8. Any costs or charges for which any carrier or provider must, has or will compensate you.
Section 5 – Baggage, Personal Money and Travel Documents

What we cover

Baggage
We will pay the replacement value in case of accidental loss of, theft of or damage to baggage and valuables up to the amount shown in the benefit table per trip for all beneficiaries travelling together.

The maximum we will pay for all valuables in total is shown in the benefit table.

Replacement Value
During the first year, as from the purchase date, the reimbursed amount will be equal to the purchase value of the baggage or valuables. The next year, the reimbursement amount will be calculated at 75% of the purchase price. For the following years, the purchase value is reduced by an additional 10% per year. You will be reimbursed a minimum 20% of the purchase value.

Personal Money
We will reimburse the accidental loss of, theft of, or damage to personal money up to the amounts shown in the benefit table per trip for all beneficiaries travelling together.

Travel Documents
We will reimburse the replacement costs as well as reasonable additional travel and accommodation expenses incurred necessarily abroad to obtain a replacement of your lost or stolen travel documents or covered papers up to the amount shown in the benefit table.

If lost or stolen items are recovered you must repay any costs we have paid. If the item can be repaired economically, we will only pay the cost of repair.

Important Claims Information

1. If baggage is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel you must report to them, in writing, details of the incident. You must obtain an official report from the local police within 24 hours.

2. If baggage is lost, stolen or damaged whilst in the care of an airline you must:
   • obtain a Property Irregularity Report from the airline at the airport when the incident occurs
   • give written notice of the claim to the airline within the time limitations of the carriage or the handling agents and please retain a copy
   • retain all travel tickets and tags to submit with a claim.

3. You must provide an original receipt or proof of ownership of the items.

4. Any amounts paid under Section 4 – Baggage Delay and Extended Baggage Delay will be deducted from the final amount to be paid under this section.

Excess

The excess is shown in the benefit table and is due per claim.
What we will not cover

1. Anything mentioned under the General Exclusions section.
2. Unexplained loss and disappearance.
3. **Valuables** or **personal money** or **travel documents** left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or locked safety deposit box. If items are stolen from a hotel safe or safety deposit box, we will not pay for any claims where you have not reported the incident to the hotel in writing and obtained an official report from the appropriate local authority.
4. **Valuables** carried in suitcases or other luggage unless they are with you at all times.
5. Claims arising from loss or theft from your accommodation unless there is evidence of forced entry which is confirmed by a police report.
6. Claims relating to personal money when you cannot produce evidence of the withdrawal.
7. Damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moths, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown or liquid damage.
8. Claims arising from damage caused by leakage of powder or liquid carried within baggage.
9. Depreciation in value, variations in exchange rates or loss due to error or omission by you or a third party.
10. Claims arising from baggage shipped as freight or under a bill of lading.
11. Cheques, traveller's cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, if you have not followed the issuer's instructions.
12. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
13. Claims in relation to the following goods:
   - precious stones
   - vision aids like contact or corneal lenses, non-prescription spectacles or sunglasses without a receipt
   - hearing aids, dental or medical fittings
   - perishable goods, cosmetics, perfumes, tobacco, vaporizers or E-cigarettes or alcohol
   - antiques, drones, musical instruments, surfboards/sailboards, bicycles, marine equipment or craft or any related equipment or fittings of any kind
   - damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage)
   - damage to china vases, glass (other than glass in watch faces, prescription spectacles and sunglasses, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft or accident to the transportation vehicle or vessel in which they are being carried
   - deeds, manuscripts, securities or currencies of any kind unless covered under Personal Money.
14. Claims which are not supported by the proof of ownership or insurance valuation (obtained prior to the loss) of the item(s) lost, stolen or damaged.
15. Incidents of loss or theft of baggage or valuables which are not reported to the local police within 24 hours of discovery and a written report is not obtained; a Holiday Representative's Report is not sufficient.
16. Items damaged whilst you are on a trip when you do not obtain a damage/repair statement from an appropriate agent within 7 days of your return to the UK.
17. Loss or damage due to delay, confiscation or detention by customs or other authority.
18. All items used in connection with your business, trade, profession or occupation.
19. Any amounts already paid under Section 4 – Baggage Delay and Extended Baggage Delay.
20. Claims for lost or stolen bank or credit cards where you have not notified the bank as soon as reasonably possible.
What we cover

If your personal possessions are stolen during a mugging on a trip, we will pay the replacement value up to the amount shown in the benefit table (including locks associated with covered keys).

Replacement Value

During the first year, as from the purchase date, the reimbursed amount will be equal to the purchase value of the personal possessions. The next year, the reimbursement amount will be calculated at 75% of the purchase price. For the following years, the purchase value is reduced by an additional 10% per year. You will be reimbursed a minimum 20% of the purchase value other than for items over 5 years of age, which are excluded.

If stolen possessions are recovered you must repay any paid claim to us. If subsequently damaged possessions can be repaired economically, we will only pay the cost of repair.

Excess

The excess is shown in the benefit table and is due per claim.

What we will not cover

1. Anything mentioned under the General Exclusions section.
2. Claims which are not supported by the original receipt or proof of ownership of the stolen personal possessions.
3. Claims where you do not contact Monzo Bank Ltd immediately to notify them of the loss of your covered card.
4. Claims which are not reported
   • within 24 hours of an incident to the local police and which are not supported by a local police report
   • within 72 hours to us.
5. Loss of items not connected to mugging.
6. Items over 5 years of age.
7. Any item left unattended at any time.
Section 7 – Emergency Medical Expenses and Assistance

Important: This is not private medical insurance. Single and Private room upgrades will not be reimbursed.

What we cover

We will pay for medical emergency costs incurred outside the UK up to the amount shown in the benefit table provided you have made every practicable attempt to contact and follow all reasonable instructions of Zurich Assist on +44 (0) 20 8156 2610.

You must contact Zurich Assist as soon as reasonably possible in case you unexpectedly:

- fall ill or suffer a pregnancy complication
- you are severely injured
- you require in-patient treatment or repatriation
- the costs of your treatment must exceed the limit £500.

We will pay:

a) all reasonable and necessary expenses as a result of your medical emergency. This includes medical practitioners’ fees, hospital expenses, medical treatment and all the costs of transporting you to the nearest suitable hospital

b) all reasonable and necessary emergency medical expenses for all infants born following pregnancy complication during a trip. Claims involving multiple births are considered to be one event

c) emergency dental treatment for the immediate relief of pain and/or emergency repairs to dentures or artificial teeth solely to relieve distress in eating

d) some cost elements require prior authorisation by the medical staff of Zurich Assist subject to being medically necessary

e) any additional travelling costs to repatriate you to your home including the cost of a medical escort if necessary. Repatriation expenses will be in the identical class of travel utilised on the outward journey unless we agree otherwise

f) all necessary and reasonable accommodation (room only) and travel expenses (economy class) incurred if:

i) it is medically necessary for you to prolong your stay and return to the UK provided you cannot fully or partially use/change your original tickets

ii) another person needs to accompany you or escort a child home to the UK

iii) a friend or close relative needs to travel from the UK to escort beneficiaries under the age of 18 to your home in the UK if you are physically unable to take care of them and are travelling alone. If you cannot nominate a person, we will then select a competent person

g) if you die abroad:

i) funeral costs in the country in which you die; or

ii) repatriation of mortal remains to the UK.

We may at any time:

- move you from one medical facility to another; and/or
- return you to your home in the UK; or
- move you to the most suitable hospital in the UK.

If we and the treating medical practitioner believe that it is medically necessary and safe to do so.

If you choose not to be repatriated although Zurich Assist advised a feasible and practical repatriation date, we will limit any further payment to the maximum we would have paid had the repatriation taken place.
Emergency Assistance
If you need help in a medical emergency, please call the Zurich Assist 24-hour emergency assistance help line on +44 (0) 20 8156 2610.

If you suffer any serious illness or accident which may lead to your admission to hospital before any plans are made for repatriation or if you need to curtail your trip due to a medical condition you must contact Zurich Assist. Zurich Assist are open 24/7 for advice and will be able to assist in arranging repatriation and settling medical expenses directly with the treating facility. Any treatment in a private facility is not covered unless pre-authorised by us. If it is not possible to contact us before any treatment happens (for any immediate emergency treatment) please call us as soon as possible.

Zurich Assist will ensure that medical emergency services are made available to you and will be based entirely on medical necessity depending on your state of health.

Please remember this is not a private health insurance and be aware of excessive treatment charges. If you need simple outpatient treatment of the sort you can pay for locally, you can make your claim once you return home (you must provide valid receipts or invoices). If you are in any doubt you can call Zurich Assist for help and advice.

Excess
The excess is shown in the benefit table and is due per claim.

What we will not cover
1. Anything mentioned under the General Exclusions section.
2. Any claim arising directly or indirectly from any pre-existing medical condition as well as any treatment that was pre-planned or known.
3. Any claim from normal pregnancy conditions, childbirth during the trip, or travelling when your medical practitioner has recorded your pregnancy as being at heightened risk of premature birth.
4. Claims where you unreasonably refuse the medical repatriation services we agree to provide and pay for under this policy. If you choose alternative medical repatriation services, you must notify us in writing in advance and it will be at your own risk and own cost.
5. Any costs you incur outside the UK after the date Zurich Assist advises you to return home or we arrange for you to return home. (Our liability to pay further costs after that date will be limited to what we would have paid if your repatriation had taken place).
6. Any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury.
7. Any expenses which are not usual, reasonable or customary to treat your injury or illness.
8. Any form of treatment or surgery which in the opinion of Zurich Assist can be reasonably delayed until your return to the UK.
9. Expenses for forgotten or insufficiently planned medication for your trip unless stolen or damaged.
10. Additional costs arising from single or private room accommodation.
11. Treatment or services provided by a private clinic or hospital, health spa, convalescent or nursing home or any rehabilitation centre unless agreed by us.
12. Treatment costs for cosmetic reasons after a covered accident unless agreed by us.
13. Any expenses incurred after you have returned to the UK unless previously agreed to by us.
14. Any claim arising from your failure to obtain any recommended vaccines, inoculations or medications prior to your trip.
15. The cost of dental treatment involving the provision of dentures, artificial teeth or the use of precious metals and not for the immediate relief of pain.
16. Any costs incurred in Australia where you would have been eligible and had the opportunity to enrol in the Medicare scheme and you have failed to do so.
17. Air-sea rescue costs.
18. The cost of flight tickets exceeding economy class for an accompanying non-medical escort in the event of medical repatriation (any increase in cost due to requested upgraded flight tickets must be at the personal expense of the person(s) travelling).
19. Costs of phone calls, other than calls to us notifying us of the problem for which you are able to provide a receipt or other evidence to show the cost of the call and the number phoned.
Section 8 – Hospital Benefit

**What we cover**

During an in-patient stay outside the UK caused by an insured medical emergency, we will reimburse your personal expenses for each continuous 24-hour period in the hospital (e.g. wireless, newspapers, etc.) up to the amount shown in the benefit table.

**Excess**

There is no excess applicable to this section.

**What we will not cover**

1. Anything mentioned under the General Exclusions section.
2. Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the injury or medical condition which necessitated your admittance into hospital.
3. Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
## Section 9 – Personal Liability

### What we cover

We will pay you up to the amount shown in the **benefit table** for any legal liability claim incurred by you while on a trip outside of the **UK** in respect of:

a) **accidental injury**, death or **illness** of any person who is not in your employment or who is not a relative, **close relative** or member of your household.

b) **accidental** loss of or damage to the property of any person.

c) any claimant’s costs and expenses arising out of a) or b) above which you or your representatives are legally liable to pay.

Provided always that:

i) no admission of liability, offer, promise, or payment will be made by you without our prior written consent.

ii) you will provide us with all assistance and information required in defence of a claim under this policy.

iii) we or our appointed representatives may at our discretion decide to take over and conduct the defence or settlement of any claim against you.

### Excess

There is no **excess** applicable to this section.

### What we will not cover

1. Anything mentioned under the General Exclusions section.

2. Your criminal, malicious or deliberate acts.

3. Punitive or exemplary damages.

4. Liability arising out of the rendering or failure to render advice.

5. Any fines or penalties.

6. Pursuit of any business, trade, paid or unpaid voluntary work, profession or occupation or the supply of goods or services.

7. Any damages which should more specifically be claimed under any other contract of insurance in your name.

8. Any loss or expenses arising from your ownership, possession or use of firearms, vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts, canoes).

9. Liability arising out of the ownership or occupation of land or buildings other than occupation only of any temporary holiday accommodation where we will not pay for the first £250 of each and every claim arising from the same incident.

10. Loss of or damage to property belonging to, held in trust by or in the custody or control of you.

11. Any damages resulting from the transmission of any communicable disease or virus.

12. Any claims arising from intellectual property or copyright damages.

13. Any other costs and expenses incurred without our prior written consent.
### Section 10 – Personal Accident

**What we cover**

If you suffer an **accident** during your **trip** resulting in an **injury** which directly results in your:

a) **death**; or  
b) **loss of sight**; or  
c) **loss of limb**; or  
d) **permanent total disablement**

within 12 months from the **accident** date, we will pay up to the amount shown in the **benefit table**.

If you suffer **loss of limb** or **loss of sight**, we will pay the benefit amounts below but never more than the amount shown in the **benefit table**.

If you suffer multiple injuries or consequences, we will not pay more than the amount shown in the **benefit table**.

<table>
<thead>
<tr>
<th>Loss of</th>
<th>Benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Both hands</td>
<td>100% of the Benefit Limit</td>
</tr>
<tr>
<td>Both feet</td>
<td></td>
</tr>
<tr>
<td>Entire sight in both eyes</td>
<td></td>
</tr>
<tr>
<td>One hand and one foot</td>
<td></td>
</tr>
<tr>
<td>One hand or foot and the entire sight of one eye</td>
<td></td>
</tr>
<tr>
<td>One hand</td>
<td>50% of the Benefit Limit</td>
</tr>
<tr>
<td>One foot</td>
<td></td>
</tr>
<tr>
<td>The entire sight of one eye</td>
<td></td>
</tr>
</tbody>
</table>

**Important Claims Information**

1. Prior to paying a claim we have the right to examine you with a **medical practitioner** of our choice.

2. **Permanent total disablement** can be paid out earliest one year after the **accident**.

**Excess**

There is no **excess** applicable to this section.

**What we will not cover**

1. Anything mentioned under the General Exclusions section.

2. Any claim arising directly or indirectly from any **pre-existing medical conditions**.

3. Any disability or death that is not a direct result of an **injury** but is caused by a worsening of physical health (e.g. a stroke or a heart attack).
**Section 11 – Overseas Legal Expenses**

**What we cover**

We will pay you up to the sum shown in the benefit table, for the legal costs in civil pursuit of a claim against a third party for damages or compensation in respect of your injury, death or illness sustained while on a trip.

You will have the right to appoint a suitably qualified legal representative in connection with any claim or legal proceedings including the appointment of an interpreter and/or expert witnesses.

Our consent to pay legal expenses must be obtained in writing prior to costs being incurred or legal action is taken.

This consent will be given if you can satisfy us that:

a) there are reasonable grounds for pursuing or defending the legal proceedings and it is always more likely than not (51% chance) that you will recover damages or obtain any other legal remedy which we have agreed or make a successful defence. The decision to grant consent will take into account your opinion or that of your appointed representative as well as that of our own advisors; and

b) it is reasonable for legal expenses to be provided in a particular case.

Provided always that if you are successful in the claim, any recovered legal expenses we provide will be repaid to us.

**Excess**

The excess is shown in the benefit table and is due per claim.

**What we will not cover**

1. Anything mentioned under the General Exclusions section.

2. Claims eligible for consideration under arbitration schemes or complaints procedures any legal expenses incurred in the pursuit of any claim against a travel agent, tour operator, insurer or their agents, which are eligible for consideration under an arbitration scheme or complaints procedure.

3. Any legal expenses incurred for the defence of any civil claim or legal proceedings made or brought by a third party against you.

4. Any legal expenses incurred in connection with any criminal or wilful act.

5. Any fines or penalties against you.

6. Late notification: any claim or circumstance notified more than 90 days after the incident from which the cause of action arose.

7. Claims against a carrier, the travel or holiday agent or tour operator arranging any trip, us, the policyholder, your employer or Zurich Assist.

8. Claims against someone you were travelling with or another beneficiary or any other person covered under the Monzo Premium Cardholder Travel Insurance policy.

9. Legal action where in our opinion the estimated amount of compensation is less than £750.

10. Actions undertaken in more than one country.

11. Lawyers’ fees incurred on the condition that your action is successful.

12. Claims by you in your professional capacity of any kind.

13. Any claims occurring when travelling in the UK.
### Section 12 – Hijack

#### What we cover

In the event that your aircraft or sea vessel in which you are travelling as a fare-paying passenger during your trip is hijacked during unlawful, wrongful or illegal seizure or exercise of control, we will pay up to the amount shown in the benefit table for each full 24-hour period you are detained.

#### Excess

There is no excess applicable to this section.

#### What we will not cover

1. Anything mentioned under the General Exclusions section.
2. Any claims arising from use of airplanes or sea vessels:
   - that are privately chartered/rented/owned by you, or
   - that you pilot or sail; or
   - where you are a guest without paying a regular fare.
Section 13 – Winter Sports

What we cover

We will pay you up to the maximum amount shown in the benefit table for:

**Winter sports equipment/Winter sports equipment rental**
- The replacement value or rental costs in case of accidental loss of, theft of or damage to your own or rented winter sports equipment
- The contractually agreed liability in case of loss, theft of or damage to rented winter sports equipment
- The reasonable additional rental costs of winter sports equipment, as a result of accidental loss of, theft of or damage to or temporary loss in transit for more than 24 hours of your own winter sports equipment.

**Ski Pack**
- The unused proportion of your ski pack in case of injury or unexpected illness.

**Piste Closure**
- The cost of transport and lift pass charges for travel to and from an alternative site as a consequence of a total closure of the lift system for more than 24 hours at the pre-booked site due to insufficient snow or unexpected adverse weather conditions
- Cash payment will be provided in case no alternative site is available.

**Avalanche or Landslide Closure**
- Reasonable extra accommodation and travel expenses if access to and from the pre-booked ski resort is blocked or scheduled public transport services are cancelled following avalanches or landslides.

Replacement value is defined as per table below or the repair costs if economical

<table>
<thead>
<tr>
<th>Winter sports equipment</th>
<th>Replacement Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>up to 1 year old</td>
<td>90% of purchase price</td>
</tr>
<tr>
<td>up to 2 years old</td>
<td>70% of purchase price</td>
</tr>
<tr>
<td>up to 3 years old</td>
<td>50% of purchase price</td>
</tr>
<tr>
<td>up to 4 years old</td>
<td>30% of purchase price</td>
</tr>
<tr>
<td>over 5 years old</td>
<td>No payment</td>
</tr>
</tbody>
</table>

Excess

The excess is shown in the benefit table and is due per claim.

What we will not cover

1. Anything mentioned under the General Exclusions section and under Section 5 – Baggage, Personal Money and Travel Documents.
2. Any claims occurring when travelling in the UK.
3. Any claim arising from pre-existing medical conditions.
4. Any item left unattended at any time unless deposited in locked storage or a lockable ski or snowboard rack.
5. Claims where you do not provide written confirmation from a medical practitioner that such bodily injury or illness prevented you from using your ski pack.
6. Claims where you do not provide confirmation that no refund is available for the unused elements of your ski pack.
7. Any costs that have been reimbursed to you or of you have been provided an alternative e.g. by the ski resort, carrier, etc.
8. Claims occurring during a time which is not considered ski season.
9. Trips where you have not pre-booked at least one night’s accommodation.
10. Claims when avalanches or landslides or piste closure occur after the pre-booked period of your trip.
11. Claims where you have not obtained written confirmation from the resort management of the piste conditions confirming the closure of facilities and the dates applicable.
12. Any claim where you do not provide original receipts or proof of ownership.
Section 14 – Hire Car Excess

<table>
<thead>
<tr>
<th>What we cover</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>We will pay you</strong> up to the maximum amount shown in the benefit table for loss of or damage to a hire car during a journey in respect of the monetary amount that you are legally liable to pay as an excess or deductible to that part of a hire car insurance policy or any other insurance policy applicable for which cover in respect of loss of or damage to a hire car is in force.</td>
</tr>
<tr>
<td><strong>Our payout</strong> is further sub-limited to:</td>
</tr>
<tr>
<td>a) up to £600 for damage to the roof</td>
</tr>
<tr>
<td>b) up to £800 for damage to the windscreen, windows or sunroof glass</td>
</tr>
<tr>
<td>c) up to £500 for damage to the undercarriage</td>
</tr>
<tr>
<td>d) up to £100 for damage to each tyre that needs replacing or up to £50 for each tyre that can be repaired.</td>
</tr>
<tr>
<td>Provided always that we will not pay more than the amount stated in the schedule in respect of all claims for such loss or damage occurring per event and during any one trip.</td>
</tr>
</tbody>
</table>

| Excess                                                                      |
|                                                                            |
| There is no excess applicable to this section.                             |

| What we will not cover                                                    |
|                                                                            |
| 1. Anything mentioned under the General Exclusions section.                |
| 2. Any loss of or damage to a hire car arising out of wear and tear, gradual deterioration, mechanical or electrical failure not attributable to accidental damage. |
| 3. Any loss or damage arising out of misuse of the hire car.               |
| 4. Failure to comply with any law or equivalent requirements in the jurisdiction in which the hire car rental agreement has been made. |
| 5. Any incidents if the hire car is driven off a public road.              |
| 6. Hire cars or drivers not named in the rental agreement.                 |
| 7. Any defect or damage which existed at the time that you commenced your rental agreement. |
| 8. Any claim where you have not followed the terms of your rental agreement. |
| 9. Any damage to the hire car interior.                                    |
| 10. Any damage or loss arising out of commercial use.                      |